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EASE RETURN

"IT'S LATER THAN YOU THINK"



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State of Montana
Office of The Governor
Helena 59601

THOMAS L. JUDGE
GOVERNOR

Montanans who are planning their retirement, or about to enter their retirement years, need a single source of access to basic information about retirement.

This useful guide is intended to fill that need. It can help you plan your retirement, direct you to appropriate agencies and resources throughout the state, and widen your perspective about the retirement years.

I encourage you to take the time to read through and digest this handy and informative manual.

Sincerely,

Thomas L. Judge

THOMAS L. JUDGE
Governor

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Prepared by Agnes Wenger

I wish to express my appreciation to all those people that encouraged and supported me to prepare this manual. My special thanks to Clarette Martin for giving me confidence and assistance; Charlene Belgarde, Dave Evenson, Sue Romney and Jean Moffat for acting as my critics.

My thanks to Montana State, City, and County Agencies, "Rocky Mountain Development Council" the "Center for Innovation" for contributing program information.

Debbie Hanna, secretary
Ervin L. Predmore, cartoonist

PURPOSE

"It's Later Than You Think" is designed as a guide for Montana public employees interested in or anticipating retirement, as well as those who have already retired.

Its purpose is to create an awareness of the benefits and programs that are available through Montana government agencies or federally funded projects. Many programs have individual brochures, but this is an attempt to present retirement and other information to you in the form of a reference manual. Detailed information will be furnished upon request by the department or office administering the specific program.

Knowledge of what is available can often encourage new activities as well as create new ideas for development. Retirement plans, community programs, publications and other informative data, including names, addresses and phone numbers are listed for your convenience.

INTRODUCTION

"It's Later Than You Think"

RETIREMENT will be what you make it, either a traumatic experience or a rewarding one. The magic word is "Plan."

The myth of the yesteryear that was associated with the old being "turned out to pasture" to wait out the remaining years is beginning to fade. Today's retirement is viewed not as the end, but the beginning of a new era in your life, with exciting opportunities just around the corner.

Attitudes toward ending careers and joining the ranks of the **pensioned unemployed** are no longer viewed as "rocking chair" years. Instead, it's a time in your life that can be a fulfillment of dreams not yet accomplished.

If you have visited with many retirees, you have noticed the happiest are those who planned for their leisure years well in advance.

Retirement is "changing roles." Looking back over your life, you will find you have successfully accomplished this many times. Some examples are: childhood to adulthood, school days to work days, single to married, childless to parenthood, young age to middle age. Each role change required some degree of planning.

It is important that every retiree recognize that with retirement there is always a period of adjustment and perhaps some depression. Good planning and courage will help to overcome it. However, it is vital that you consider what you want the future to hold and set your goals accordingly.

Your first month off the job will serve as a test period to a successful retirement or a period of despair. **Suddenly** you no longer must rise at a certain hour, be at work at a certain time, eat at a regular hour or any of the other scheduled activities you've lived with all these years. Although that **freedom** sounds inviting, a feeling of uselessness or not being needed can be shattering.

This will be the period you will be able to test all those theories and plans you previously made. You may find the schedule you set down is not at all suitable to your needs. If this occurs, take one day at a time, changing your routine, testing different interests by alternating strenuous tasks with restful ones; something exciting with something dull, until you find a happy medium.

Time on your hands may sound inviting, but too much time can be the very source of emotional destruction, mental and physical deterioration and early death. To keep busy at whatever suits the individual, is the secret to happiness and staying young.

With this in mind, the following sections in this pamphlet are designed to increase your awareness of the prime items of concern and interest to the individual planning retirement, as well as those who have already stepped over that threshold in life.

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PLANNING FOR RETIREMENT AND THE BEST YEARS OF YOUR LIFE

It's never too early to begin planning and the experts advise a plan be under way by the time you are 30 to 40 years old. Things to be considered should include: family relations; legal problems; finances and budgeting; leisure activities; and supplemental income, if needed.

I. Finance & Budget

a. Begin by taking inventory of your current expenses, anticipated retirement income and your assets. If your total expenses equal more than your anticipated income, obviously an adjustment is in order, either with additional income or a reduction of expenses. **Where** and **what** will be the consideration you will have to make.

Take a good look at your assets. Many times they can be converted into income, such as: excess life insurance transferred to an income investment, conversion of too large a home to partial rental (apartments or room rentals, etc.).

b. Financial experts advise the prospective retiree to keep installment buying to a minimum and pay off any outstanding loans, if possible, before your retirement date.

c. Draw up a budget to include: house payments or rent, taxes, insurance, transportation, recreation and others.

d. **Sample budget**

Bureau of Labor Budget estimate for the average retired couple:

Housing	33.6%
Food & Beverages	27.7%
Goods and Services	13.6%
Clothing	8.9%
Transportation	8.9%
Medical Care	7.3%

Compare your figures with the percentages allowed for the items listed by the Bureau of Labor.

II. Family Relations

Different life styles appeal to different people which makes it important that you resolve the following issues:

a. **Home — Where to Live?**

1. Keeping the family home appeals to many because of their roots, family and friends are near. Relocation often proves to be expensive. However, maintaining an older or larger home can be equally expensive.

2. A more desirable climate may be an appealing factor. Problem? Not many climates are ideal the year around. Whether you keep your home, travel or move to a new area, it is one of the factors that needs considerable evaluation.

3. If you plan to relocate: study yourself first—does the area fit your interests, likes and dislikes? Find out if you and the neighbors have a common interest, and do they keep up their property, — then look at the structure of the house. Are you just looking at the cosmetics or are you also looking at the **soundness** of the building? Check the utility expenses, taxes, remodeling expenses, etc. It's wise to consult an expert. Then, can you **afford** if?



III. Health

a. A **healthy mind** is equally as important as a **healthy body.** Attitudes and the ability to cope with life's struggles play a large

role in our mental health. People with the following characteristics usually adjust and cope better than those who lack them: enduring and honest affection for others, are independent, find satisfying outlets for time and energy, enjoy life, have a sense of usefulness and avoid self pity.

If you find difficulty in dealing with life's problems, seek help. Your doctor recognizes that mental health also plays an important role in your physical health. The two work hand in hand.

b. **Physical Exercise** — is the formula for remaining young and healthy. Many people succeed in getting enough exercise through daily activities, but others require a special program, either outside or in the home. Your YMCA, YWCA, Health Spas, high school, university or college would be a good program source. Walking is an excellent exercise and it is **free!**

c. **Rest** — Older people generally require less rest than middle aged and younger people. The hour you retire or arise is not important. Needs differ, but the average requirement is usually 5-6 hours in a 24-hour period — for aging persons. Chronic inability to sleep suggests a need for a doctor's adivce before a serious health problem develops. However, the inability to sleep should not be confused with less need than a lot of sleep. The myths of everyone needing 8 hours of shuteye a night leads many older persons to take sleep drugs they don't really need.

d. Have an **annual checkup,** or go when you suspect your health is in danger. Avoid unnecessary trips to your doctor that create extra expense.

e. **Diet** — affects both your body and frame of mind. Regular and balanced diets are essential, but do not necessarily mean three meals a day. This depends on your daily activity schedule. Too often, retirement leads to the table and rich foods, creating weight problems and other health hazards. As we grow older, we slow down physically, burning up fewer calories; therefore requiring less fats and carbohydrates, and possibly requiring additional minerals, such as calcium for bone building.

f. **Bad Habits** — Abandon them. The hazard of harmful habits acquired in your younger days increase as you get older. **SMOKING** is dangerous to your health! The important fact is: if

you stop, the risks of developing cancer, emphysema and heart disease will decline and you will have the money that this habit cost!

Alcoholism is a common problem with the middle aged and older people. This is often due to lack of activities to fill their time after families are raised, such as too many social gatherings that time never permitted before retirement, and in some instances, loneliness due to widowhood. It is a disease that can ruin your life and bring sorrow and frustration to those closest to you. There is medical evidence that a well-diluted drink or two **before** dinner is relaxing and helps digestion. However, if you are a weight watcher, count the calories. A jigger of whiskey contains 124 calories and mixes, such as ginger ale, adds another 90 calories per 8 ounce glass.

Both habits are expensive and raise havoc with your budget. There are clinics for **both** excessive smoking and drinking problems and if you need help — seek it!



IV. Insurance

A. Health Insurance

The old adage "can't afford it, can't afford to be without it" is basically true. The money and health experts advise people to

carry a supplement health insurance plan, in addition to Medicare, the federally funded program provided by Social Security.

Medicare is only available to people 65 years of age or older who have worked the required length of time under Social Security or Railroad Retirement. It isn't always necessary that you retire to receive the benefits. If you are in doubt of your coverage, contact the nearest Social Security Office for verification. Medicare usually needs to be subsidized, but be cautious about buying more insurance than you need.

Medicaid and **Medicare** are two completely different programs, although both are federally funded. **Medicaid,** or otherwise known as **Medical Assistance,** is administered by the state and is free to all persons who are in need of medical services they cannot afford. It also has special provisions for people over 65 years of age. **Medicaid** is a welfare program and those in need of it should not hesitate to apply. Some states do not offer Medicaid so if you plan to leave Montana, you should inquire at your local welfare office about the benefits offered in your new locality.

The group insurance plans covering public employees usually provide that retirees, widowed spouses, or dependents may continue under the same program, but are required to pay the full cost because the subsistance by the employer is dropped. You should inquire about continued eligibility for health insurance benefits that may be available to you when you retire.

Group insurance is usually cheaper than individual policies. However, you may want to investigate private programs that are designed specifically for older people and are advertised through retirement magazines. (Refer to the Publication section.)

In shopping for a private health insurance policy, it is important that you seriously analyze what coverage you need. Some policies appear to be cheaper in cost, but the coverage may not be adequate to your needs. If your retire at 62 years of age or younger, you probably will need full coverage, but if you are 65 and eligible for Medicare, a supplemental policy is sufficient. Insurance associations designed for older people usually offer pharmacy services, which can cut the cost considerably for prescription medicines. (Refer to the Publication section.)

B. **Workers' Compensation**

The Division of Workers' Compensation administers the Workers' Compensation Act of Montana and several related statutes. Its responsibilities include the administration of the State Compensation Insurance Fund, the monitoring of claims handled by private insurance carriers and self-insurers, the administration of state industrial safety and health laws and the provision of rehabilitation services to disabled workers.

Available to you is an information pamphlet containing a summary of the basic provisions of the program. Write or call: Division of Workers' Compensation, 815 Front Street, Helena, Montana 59601, phone number 449-2047.

C. **Life Insurance**

Life Insurance is not an investment but a protection. Usually you do not need to continue paying on large sum life insurance policies. Generally speaking, your home is paid for, your children are grown and on their own, thus making income your primary concern. It's a wise decision to seek the advice of an expert regarding your needs for insurance coverage, such as your lawyer, banker, investment counselor or a trusted life insurance agent. It's possible that the policy for which you are now paying has earned adequate coverage for your future needs and can be placed in a frozen status. Seek expert advise on any decision you make! It's essential that you have adequte security, but also important that you are cautious about **over buying.** If you don't need it — don't buy it!

A WORD OF WISDOM

Beware of fraud insurance programs! If in doubt — check with the Montana Insurance Department, State Auditor's Office, Mitchell Building, Room 213, Helena, Montana 59601, phone (406) 449-2996.

V. **Leisure Activities** — Who Needs Them?

Food for Thought — Before deciding what activities you choose to use your leisure time, it is important that you consider the following items:



1. Do you have a spouse? Consider how much time you wish to spend together, what activities do you want to share with each other and what privacy do you require? Too much togetherness can create problems.

2. Speak Up! Advise your family and friends of what you expect of your leisure years. Too often, retired people are imposed on by being used, among other things, as a built-in babysitter, vacation lodge, or drop-in coffee shop — that proves not only to be annoying and time consuming, but also expensive. Many individuals enjoy babysitting, and waiting on others, which is wonderful, **if** it is **their** wish. If babysitting serves your pleasure, it can also serve as extra income.

3. If you have a spouse, discuss what household and other duties for which each will be responsbile. Sharing makes harmony!

4. Make a clean break from the job when you quit. Develop new friends with a common interest and renew old friendships that have been neglected in the past. Your "working buddies" are busy and cannot visit on the job. Friendships can be continued, of course, but away from the work site and more often than not your interests may change after you leave the job.

5. If you are not a social minded person now, the odds are that your interests will not follow in that vein in the future. Perhaps you should concentrate and explore singular types of entertainment such as books, gardening or whatever activities interest you.

A. **Hobbies**

If you have no hobbies, you at least have interests! Get involved with something you like to do, not because your neighbor or friends do it.

A hobby is an interest that brings self-satisfaction and relaxation to both mind and body. For the major part of your life you may have had a secret desire to paint, write, carpentry, do crafts or some other indulgence you've always wanted to try. **Do It!** You'll never know if you can unless you attempt it. You may prove to be an expert!

Start developing these interests **NOW!** Don't wait until you are retired to suddenly realize you are idle and lonely. This invites depression. **DON'T** let it happen. It's up to you, no one can do it for you.

Many people develop their hobbies into part-time businesses and are well established by the time they retire. The end result serves as a supplement income as well as self-satisfaction and pleasure.

B. **Social Involvement** is recognized as the best mental theraphy prescribed. It is a common reaction after retirement to miss the association of people that we enjoyed while working. Since it is unwise to try to retain our relationship with the same group, it is sound judgement to join a club or group that interests you.

There are endless opportunities, such as lodges, senior citizen centers; volunteer programs; craft classes; continuing education; neighborhood parties that could include cards, dinners or what have you; or a part-time job. The point is: it puts you back into circulation and keeps you young!

To assist you in locating volunteer programs, refer to "Social Service Organizations" in the yellow pages of your telephone book. If you are interested in part-time employment, the best source would be your nearest "Montana Job Service" office, listed in the telephone book under "Montana State of — Department of Labor & Industry, Employment Service."

C. **Travel** is one of the most popular leisure activities. It not only stimulates new interests, but rewards you with many memories. Retired people have the advantage over the younger working

population because they can schedule trips that were not feasible when they were working. Group tours and freighter trips are the most economical. Travel agents are the best source of specific information and their services are free.

VI. Part-Time Employment

Do you need it? The need may exist for financial or social reasons. If you plan to work part-time, it is wise to shop before you retire. Odd, but true, the employed have less difficulty in finding work than the unemployed and are in a better position to shop around before retiring.

It is also a fact that part-time work is more plentiful in the private sector than is offered through government agencies. It is important that you know that some retirement programs have restrictions on a retiree's employment. **Be sure** you are familiar with your program.

Your Montana Job Service can assist you with both public and private employment opportunities.

VII. It's Wise to Make a Will

A. Many people are reluctant to make a will — "It sounds so final!" Or, "I don't own enough!" — Not sound thinking, my friend! Everyone dies and leaves something that someone else wants. Making a will allows you to be in charge and naming the person you wish to execute your estate often reduces expenses. Frequently, a family member is named, thus saving the estate an administrative fee.

B. A will provides for distribution of personal as well as real estate property to the people you desire to have it.

C. A will gives the personal representative the authority to pay debts, distribute personal property, run the business and the advantages of closing your affairs in an orderly manner.

D. You may wish to consult with your attorney about a "Living Trust."

VIII. **Widowhood** — Needs Preparation

A reality that all couples would like to avoid is the fact that, as a general rule, one will face some years alone. The sensible approach is discussion and preparation. The death of either spouse brings not only grief but also major adjustments for the survivor. The surviving spouse must deal with legal and financial responsibilities as well as social changes. The burden will be largely reduced if you **both** have discussed all the principle topics that require consideration before the tragedy occurs.

The topics should include: a **list of assets** and their location, including real estate, insurance policies, checking and savings accounts, jewelry, securities, pension benefits, etc.; **realistic estimate of expected income; funeral plans,** even though that subject may seem morbid, it is important to know what the spouse's wishes are; **and a list of professional advisers,** such as attorneys, bankers or counselors that are reliable.

It is usually unwise to make a quick decision about selling your house, relocating or disposing of the business, etc. The experts adivse waiting **one year** until emotions are more stable and you've had the opportunity to analyze all options. However, some situations may require speedier decisions.

Organizations such as "Widowed Persons Service of the American Association of Retired Persons" and the "National Retired Teacher's Association" are good reference sources.

In the event your finances do not warrant large fees for legal services, seek assistance from the "Montana Legal Services." In any case, avoid **do it yourself law** and be cautious about signing any contracts or agreements without consulting an expert.

RETIREMENT PROGRAMS

I. Montana Public Employees' Retirement Systems

Five members, appointed by the Governor, make up the Montana Public Employees' Retirement Board. The Board has the responsibility of establishing retirement policy, initiating necessary legislation for efficient retirement-administration, and is the final administrative authority determining membership and retirement eligibility for seven of the Public Employees' Retirement Systems in the State of Montana. It also acts as the administrative adjudicator in all contested retirement matters related to these systems.

The retirement age of the Public Employees' Retirement System is 60 and many of us plan to retire at that age. However, you must realize the earliest that an employee may draw Social Security benefits is age 62, unless you are totally and permanently disabled or eligible as a survivor.

If you wish to make use of the 60-year retirement provision of the P.E.R.S., you must make individual plans to provide the necessary income for the period between age 60 and 62. This can be done with savings and investments or by other employment outside of the public sector.

However, you **must** make these plans well in advance of the day you choose to terminate your service as a public employee. To do otherwise may leave you facing some very lean years before you are eligible for Social Security benefits.

If you are not fully acquainted with procedures relating to prior service, pay-back of contributions previously refunded, and others, you should contact the Public Employees' Retirement Division and request information.

Generally, the state retirement programs provide retirement, disability and death benefits.

The seven retirement programs for public employees administered by the PER Board are:

1. Public Employees' Retirement System
2. The Judges' Retirement System
3. The Game Wardens' Retirement System
4. Municipal Police Officers' Retirement System

5. The Highway Patrol Retirement System
6. The Sheriffs' Retirement System
7. The Pension Fund for Volunteer Firemen of Unincorporated Areas

Due to statutory amendments being subject to change through legislative acts, it is important that you keep abreast of retirement benefits due you as they may change. Any questions or problems relating to any of the above retirement systems, can be directed to the **Public Employees' Retirement Division, 1712 9th Avenue, Helena, Montana 59601;** phone 449-3154.

II. Teachers' Retirement System — 1500 6th Avenue, Helena, Montana 59601, phone 449-3134

Teachers' Retirement System is a separate program that provides retirement, disability and survivor benefits for the state's teachers in accordance with state statutes and rules, regulations and policies promulgated by the Teachers' Retirement Board. Any related questions should be directed to this office.

III. State of Montana Public Employees Deferred Compensation Program

INTRODUCTION: The State of Montana Deferred Compensation Program was officially created by the Montana Legislature in 1974, and approved by the Internal Revenue Service in December 1976.

WHAT IS DEFERRED COMPENSATION? "Deferred Compensation" is a method which allows you to defer income out of your peak earning years and set it aside to provide for additional retirement income.

The amounts you agree to defer are before tax dollars and therefore, will reduce your current income tax. You pay no Federal or State income taxes on the deferred dollars or their earnings until such time any of the deferred dollars are returned to you as benefit payments. Most often this will occur at retirement, either early or normal, when you may be in a lower tax bracket!

WHO IS ELIGIBLE TO PARTICIPATE? Any Public Employee of the State of Montana. Public Employee means, any persons, including elected or appointed officials, receiving any type of compensation from the State of Montana or any of its agencies, departments,

subdivisions or instrumentality for whom services are rendered, specifically including salaried employees, independent contractors, etc.

FOR FURTHER INFORMATION contact: Program Administrator, Montana Benefits, Inc. #1 Last Chance Gulch, Helena, Montana 59601, phone (406) 443-6398.

IV. Social Security

Social Security was never intended to be used as a pension plan, but merely a supplement to other retirement income. To depend solely on your Social Security benefits would furnish the barest standard of living for a retired person or couple.

Social Security benefits are administered by the Social Security Administration. The general idea is: while you are employed, a percentage of your wage, and a matched amount paid by your employer(s), is collected by the U.S. Treasury and when you reach retirement age, you receive part of what you paid into Social Security through monthly installments. However, you have to make application for these benefits approximately three months in advance. They are **not** automatic.

Full benefits start at age 65, however, you do have the option of retiring at 62 years of age with a 20% reduction in benefits. You also have the choice of continuing employment past age 65, delay collecting your Social Security and increasing your benefits at the rate of one percent per year, until age 72.

You also have the option to draw full Social Security benefits at age 65 or older and continue to work, providing your earnings do not exceed $4,500 in any given year. If you retire before age 65, the annual amount you can earn is $3,440. When you reach age 72 there is no limitation on the total amount of earnings you can receive (wage figures quoted were effective 1/1/79).

The Supplemental Security Income (SSI) program, established in 1974, is managed by the Social Security Administration and acts as a security blanket to the aged, blind and disabled. Qualified applicants are paid up to $177.80 per month, per person and $266.70 per couple.

Contact you **Social Security Office** periodically for any eligibility or benefit changes that may occur due to congressional amendments.



CONTINUING EDUCATION

Who's Old?

I. Universities, Colleges and Community Colleges

If you have possessed a desire to get a Bachelor's degree that past circumstances prevented, extend your education to a Master's degree or just learn a little more, opportunity awaits you! Courses offered at Montana colleges and universities vary from campus to campus. Interested persons should consult the school catalogs or contact the Admissions or Registrar's office to see what is available.

All Montana universities and some colleges, including community colleges, both public and private, offer "continuing education" programs as well as other benefits. The purpose of this program is to provide extension activities in the geographical service areas of the campuses, as well as providing on-campus evening classes.

a. There are a number of fee waivers available to potential students, including:

 1. Indian fee waivers — available to regularly enrolled students.

2. Montana senior citizens fee waiver — incidental and registration fees shall be waived for students classified as instate resident for fee purposes who are at least 62 years of age.

3. A veteran's fee waiver — is available to veterans who enroll in continuing education classes and regular instructional classes at the units of the university system. The only provision is: the veteran must have exhausted **all** GI benefits.

b. The following are some of the programs offered:

1. **Elder Hostel** — a residential program for people over 60. Work sessions, campus living, varied liberal arts subject matter. Detailed brochures are available.

2. **Extension Courses** — 15 to 20 college level credit courses are offered in the fall, winter and spring quarters. Both undergraduate and graduate courses are offered.

3. Most **Regular University** Courses — both day and evening, are available to qualified part-time students. Time schedules are published quarterly.

4. The Center of Continuing Education offers a wide range of conferences and institutes each year, most of which are open to a general public. Schedules and fees vary based on the objectives of the individual activity.

5. Ask about the "General Educational Advice" program, available to adults in the continuing education courses. For additional information contact the Director of Special Projects and Community College Coordinator, Commissioner of Higher Education, 33 South Last Chance Gulch, Helena, Montana 59601, phone 449-3024, or the college of your choice.

MONTANA UNIVERSITY SYSTEM

Montana State
University
Bozeman, MT 59715

Montana College of
Mineral Science and
Technology
Butte, MT 59701

University of Montana
Missoula, MT 59812

Western Montana
College
Dillon, MT 59725

Eastern Montana
College
Billings, MT 59101

Northern Montana
College
Havre, MT 59501

COMMUNITY COLLEGES

Dawson College
Glendive, MT 59330

Miles Community
College
Miles City, MT 59301

Flathead Valley
Community College
Kalispell, MT 59901

II. Montana Public School System

Office of Public Instruction
State Capitol
Helena, Montana 59601
(406) 449-3095

Programs offered by the Office of Superintendent of Public Instruction, include:

General Educational Development (GED) — is the Montana program for issuing high school equivalency certificates. A pamphlet explaining the program is available through the Office of Public Instruction.

Vocational Educational Centers — are located in five cities in the state. Course availability includes clerical skills, mechanics, welding, office and shop machine operations and other skill trades. Classes for each center are advertised in the news media or information may be obtained directly from the school. Listed below are the locations, addresses and phone numbers of each center in Montana:

Billings Vocational-
Technical Center
3808 Central Avenue
Billings, Montana 59102
(248-7741)

Butte Vocational-
Technical Center
404 South Wyoming St.
Butte, Montana 59701
(792-4256)

Great Falls Vocational-
Technical Center
2100 16th Ave. So.
Great Falls, Montana 59405
(791-2100)

Helena Vocational-
Technical Center
1115 Roberts St.
Helena, Montana 59601
(442-0060)

Missoula Technical Center
909 South Avenue West
Missoula, Montana 59801
(728-2400)

The **Basic Education Program** involves illiteracy courses by local school districts and community colleges. Funding for the program is provided by state and federal grants, with distribution through the Office of Public Instruction. Enrollment of students may include 16 years of age and up.

Adult Education Program is administered by the local education agencies. A variety of courses are offered, including clerical skills, hobby interests, mechanical and others, depending on the school. Course information is published in the news media or may be obtained from the school. A minimal enrollment fee is charged each participant. Teachers for these courses often involve retirees that are masters of their trade. This provides a supplement to their income, as well as stimulating social interests.

The **School/Community Program** is a project that involves the concerns of people in the community and its needs, as well as identifying resources, classes, counseling, etc. Many senior citizens are helpful in this program by volunteering their services.

Information regarding school/community activities is distributed through the news media, community flyers, a monthly publication "Montana Schools" and a newsletter published by the Montana State University.

A consultant in the Office of Public Instruction serves as a liaison with other agencies relative to funding and services.



IT'S IMPORTANT THAT YOU KNOW

State Agencies or Organizations That Serve You

The government agencies and organizations, supported by your tax dollars that serve you are noted in this section with brief descriptions of their contributions to the general public. Agency or organization names, locations and phone numbers are included to assist you in obtaining additional information if needed.

Inclusion of services or benefits noted herein are not necessarily geared strictly for retirement purposes but may be useful information to any individual or group.

Contact the Citizen's Advocate in the Governor's Office in the State Capitol Building for any information you may need that is excluded in this pamphlet. They will refer you to the agency dealing with your problem. For your convenience, you may use the toll free number: 1-800-332-2272 or 449-3468.

MONTANA STATE EMPLOYEE ASSISTANCE PROGRAM

Referral assistance for personal problems relative to: medical and health, emotional difficulties, drug abuse, alcohol, legal, marriage, financial, family/children or other problem areas.

Inquiries will be handled in strict confidence.

Call 449-3405 for assistance (confidential phone — Helena exchange number) between 8:00 a.m. – 5:00 p.m. for Employee Assistance Program. To receive assistance it is not necessary for callers to identify themselves.

Sponsored by the State of Montana for the benefit of its employees and their families.

DEPARTMENT OF ADMINISTRATION

State Tax Appeals Board
1230 11th Avenue
Helena, Montana 59601
Telephone No.: 449-2720

Tax Complaint? Did you know that you can file a complaint with STAB (the State Tax Appeals Board) if you disagree with your assessment of property taxes or income taxes?

Property Tax appeals must first be filed with your County Tax Appeals Board. If you disagree with your County Board's decision, you are free to file your complaint with STAB within **20 days** of the County Board's decision.

Income Tax appeals may be filed directly with STAB within **30 days** of the Department of Revenue's decision.

STAB also hears appeals on liquor licenses and other miscellaneous licenses, corporation license tax, inter-county property tax, etc.

It is not necessary to retain an attorney for an appearance before STAB, nor is it necessary to travel to Helena. The members of the Board travel to county seats throughout the state to hear appeals.

Workers' Compensation Court Program
1422 Cedar – Airport Way
Helena, Montana 59601
Telephone No.: 449-2871

The Court is responsible for safeguarding the interests of parties to workers' compensation cases by conducting speedy hearings and rendering prompt decisions to cases heard.

The Court holds hearings throughout the state and, in most cases, within the maximum time of 120 days after the filing of a petition. The average time between the filing of a petition and hearing the case is less than 50 days, thus providing the petitioner with a quick resolution of his problems.

STATE AUDITOR'S OFFICE

Insurance Department
Room 213, Mitchell Building
Helena, Montana 59601
Telephone No.: 449-2996
Toll Free: 1-800-332-6148

The purpose of the Montana Insurance Department is to protect the insurance buying public by maintaining fairness in insurance transactions;

solvency of insurers and adequacy of markets, as provided by the insurance laws of the State.

For assistance in any insurance matters, including authorization of companies and agents; clarification of benefits; questions regarding settlement of claims; or any other questions in connection with the sale and solicitation of insurance, please write or call.

You may also request a copy of their "Guide to Insurance," a simple explanation of some points to consider when evaluating your insurance needs.

STATE CAPITOL EMPLOYEE'S CREDIT UNION

1820 11th Avenue
Helena, Montana 59601
Telephone No.: (406) 449-2680

The credit union policy provides that when Montana state employees become members of the credit union, they retain their membership regardless of whether they terminate or retire from state employment; as long as they retain a minimum of one share ($20.00) in their account. Any retiree or member of a retiree's family is also eligible to join and belong to the credit union.

Members of State Capitol Employee's Credit Union are eligible for full credit union service, with all rights and privileges, even though their family status or employment might change. (The credit union is not a state agency.)

The credit union offers savings (share) accounts paying dividends at current rates of 5½%, 6% and 7% compounded quarterly. Certificates are also offered at rates of 6½%, 7½%, and 8% with various maturity terms.

A brochure listing various services the credit union offers its' members or any further information or changes may be obtained by phoning, writing or visiting the credit union office between 9:00 a.m. to 4:30 p.m. All savings are insured by NCUA, an independent agency of the United States Government.

DEPARTMENT OF BUSINESS REGULATIONS

Consumer Affairs Division
Free Protection?

Did you know that the State of Montana, through the Consumer Affairs Division, Department of Business Regulations, is your protector from consumer fraud?

This division was created to safeguard Montana consumers from the unscrupulous business deals. Supported by strong consumer protection statutes, the division is capable of handling your complaints, from investigation, to taking a case to court, if necessary. **There is no charge.**

A handbook on consumer fraud and protection, "Be An Open-Eyed Consumer," is an excellent informative guide. It is free upon request.

The **consumer** is the **buyer** and is entitled to receive full value for his money. If you believe you have been "gyped," **first,** approach the seller or business person against whom you have the complaint. If the complaint cannot be satisfactorily resolved, contact the Consumer Affairs Division, Department of Business Regulations, 885 North Main Street, Helena, Montana 59601, phone 449-3163 or use the Citizen's Advocate toll free number 1-800-332-2272.

DEPARTMENT OF COMMUNITY AFFAIRS

Three divisions in this department provide services that would either directly affect retired persons or be of interest to them. They are:

Planning Division

This division administers a federal grant program which provides capital assistance to private non-profit organizations for elderly and handicapped transportation. Many senior citizen centers, county councils on aging, and sheltered workshops for persons with developmental disabilities have purchased vans through this program.

Retired persons who need transportation should contact their local council on aging or senior citizen center for information on the availability of service in their area. Such services are usually offered without charge; however, some organizations do ask for donations to help meet operation costs.

For additional information, write to the Planning Division, Department of Community Affairs, 1424 Ninth Avenue, Helena, Montana 59601, or call 449-3757.

Indian Affairs Unit

This office is responsible for assessing the problems of all Montana Indian people, to communicate their opinions and needs to appropriate agencies, to assist in organizing their efforts and to act as representatives and spokesman for Indian organizations as requested. From time to time, as requested by the tribes, this office provides assistance with volunteer programs.

To contact this office, call 449-3702, or write to the Indian Affairs Division, Department of Community Affairs, 1424 Ninth Avenue, Helena, Montana 59601.

Human Resources Division

As the State Community Action Agency, the division funds, monitors and evaluates the activities of the state's ten Human Resource Development Councils. These agencies are local organizations implementing the state's anti-poverty programs which assist the low-income, handicapped and elderly persons with home winterization, employment assistance, employment-training and community food and nutrition projects. Included are supplemented elderly feeding programs covering a twelve district area and the Migran and Seasonal Farmworker Program. The purpose of the Migrant and Seasonal Farmworker Program is to get migrant and seasonal workers out of the migrant stream and into permanent, unsubsidized employment.

Locations and phone numbers of the ten Human Resource Development Councils are listed below. For information regarding services or programs that may be available in your area, contact the one nearest you.

Human Resources Development Councils

ACTION FOR EASTERN MONTANA
306 North Kendrick
Glendive, MT 59330
(365-3364)

DISTRICT IV HUMAN RESOURCE
DEVELOPMENT COUNCIL
P.O. Box 1509
935 Fourth Street
Havre, MT 59501
(265-6744)

OPPORTUNITIES, INC.
P.O. Box 2532
617 Eleventh Avenue North
Great Falls, MT 59401
(761-0310)

DISTRICT VI HUMAN RESOURCE
DEVELOPMENT COUNCIL
P.O. Box 302
Roundup, MT 59072
(323-2549)

DISTRICT VII HUMAN RESOURCE
DEVELOPMENT COUNCIL
2518 First Avenue North
Billings, MT 59101
(248-7477)

ROCKY MOUNTAIN
DEVELOPMENT COUNCIL
P.O. Box 721
201 South Main
Helena, MT 59601
(442-1552)
(program coverage noted in this pamphlet)

DISTRICT IX HUMAN RESOURCE
DEVELOPMENT COUNCIL
234 East Main
Bozeman, MT 59715
(587-4486)

NORTHWEST MONTANA
RESOURCE COUNCIL
P.O. Box 1058
1st and Main Building
Kalispell, MT 59901
(755-1567)

DISTRICT XI HUMAN RESOURCE
DEVELOPMENT COUNCIL
207 East Main Street
Missoula, MT 59801
(728-3710)

BUTTE SILVER BOW ANTI-
POVERTY COUNCIL
P.O. Box 3486
1100 Delaware
Butte, MT 59701
(793-7200)

The description of the Rocky Mountain Development Council functions noted in this pamphlet will give you an insight to program activities of the Human Resources Development Councils throughout Montana. However, they vary in each location.

DEPARTMENT OF EDUCATION

Montana Historical Society
225 North Roberts Street
Helena, Montana 59601
Telephone No.: (406) 449-2694

If you have never visited the Montana Historical Gallery, you are missing one of the genuine splendors of Montana. Realistic settings of the "Old West" are provided for your viewing. Earphones can be rented for a minimal fee to enable you to hear the story of each historical setting and the role it played in Winning the West.

Tourists from far and near visit each year; let one of them be you this year.

Descriptions of each division in the Historical Society follow:

Library Program

This program was created by the second territorial legislature in 1865 to acquire and preserve materials documenting the history of Montana, the Pacific Northwest and the Northern Plains, the library makes available such materials for private and governmental research. Materials include: books, pamphlets, maps and historical and current newspapers.

Museum and Galleries

This program functions to preserve and collect artifacts of Montana history and the museum displays the artifacts artistically. The Russell Gallery exhibits a large C.M. Russell collection of oils and watercolors. The Poindexter Gallery maintains current exhibitions of art, and exhibitions are rotated and changed periodically. The galleries serve to present to the public the best in Montana and western culture and art.

Publications Program

This program is responsible for two quarterly publications, the historical journal, *Montana, the Magazine of Western History,* and the *Montana Post,* the Society's official newsletter. It is also responsible for Society brochures, art catalogues, book sales catalogues, promotional materials and re-prints from the journal.

Archives

This division maintains over 50,000 photographs in the photo archives. It also preserves and acquires materials documenting the history of Montana such as private manuscripts, state records, business papers, etc. to further the study and learning of history and culture of Montana.

Preservation - Historic Sites

Their goal is to protect and preserve historic sites, buildings and landmarks. The staff works with communities and individuals to nominate sites to the National Register and initiates grants for restoration and preservation.

Merchandise Program

A program that maintains a gift shop to provide educational and artistic products which support the history of Montana. Sale items consist of C.M. Russell prints, western history books ranging from military history, Indian wars, farm and ranch life. Periodic sales of contemporary art are conducted in the Poindexter Gallery.

Montana State Library (MSL)

930 East Lyndale
Helena, Montana 59601
Telephone No.: 449-3004

Division for the Blind and Physically Handicapped

MSL's Division for the Blind and Physically Handicapped utilizes volunteers through the Retired Senior Volunteer Program. These volunteers perform various tasks to free the staff for book selection, etc.

Approximately 67% of the patrons of the Division for the Blind and Physically Handicapped are over 65. This service is offered to certifiable persons who, because of visual or physical handicap, are not able to read conventionally printed material, hold a book or turn a page. The service is free of charge. Talking books (records), cassette books, braille books and the machines are mailed "free matter for the blind" and returned in the same manner. In conjunction with this program, a toll free telephone number is available to order materials or machines. It is 1-800-332-3400.

MSL's collection of large type books is available to citizens through their local federated library or directly to a certified blind patron living in an area where the public library does not belong to a library federation.

MSL's general collection is available for use in the building by anyone. Material may be checked out only by state employees. Retired state employees have access to the collection through their local public library.

MONTANA FISH AND GAME DEPARTMENT

Fish and Game Building
1420 East 6th Avenue
Helena, Montana 59601
Telephone No.: 449-3186



Benefits provided senior citizens, handicap persons and veterans by the Montana Fish and Game Department are:

1. Any Montana resident who is 65 years of age or older may purchase a "Montana State Golden Years Pass" for one dollar ($1) which, when attached to his or her vehicle, allows the passengers of that vehicle to camp free in Montana state parks, recreation areas and fishing access sites. This pass is valid for the lifetime of the individual.

2. All state parks in Montana are accessible to handicapped people, except in remote sites. Walkways have been designed to remove all barriers.

3. Any Montana resident 62 years or older may hunt game birds (except wild turkeys) or fish in Montana by purchasing a conservation license.

4. Any Montana resident who is disabled may obtain a free fishing license by completing an "Application For Resident Disabled Person's Fishing Permit" which must be certified by a doctor. Disability is defined as a physical or mental condition that prevents a person from doing any substantial gainful work that is expected to last for the rest of their life.

5. Any patient at a Veteran's Administration Hospital may obtain a free fishing license from the director of the hospital.

6. Any patient at a state institution may obtain a free fishing license. Penitentiaries are exempt.

 NOTE: There are no free hunting licenses issued.

7. The Parks Division has often utilized volunteer groups, such as Green Thumb. The Green Thumb is a Federal Senior Citizens Volunteer Program whereby senior citizens work on the average of two days a week, at a variety of jobs, as needed.

8. Seasonal work as caretakers for the park is available to senior citizens. They are furnished a rent-free trailer or commute from their home, servicing sites in the immediate vicinity.

Additional information may be obtained by calling 449-3057 or writing to: Montana Fish and Game Department, 1420 East 6th Avenue, Helena, Montana 59601.

GOVERNOR'S OFFICE

Office of Citizens' Advocate
State Capitol Building
Helena, Montana 59601

The Citizens' Advocate Office was created in 1973 in order to give the citizens of Montana a readily accessible place to air their complaints and problems and to gain information about their state government. A toll free telephone line handles the majority of the Citizens' Advocate's business with a limited amount of personal contact and correspondence. That toll free telephone number is 1-800-332-2272.

DEPARTMENT OF HEALTH AND ENVIRONMENTAL SCIENCES

Central Services Division
Records and Statistics Bureau
Cogswell Building
Helena, Montana 59601
Telephone No.: 449-2614

Issues certified copies of birth and death certificates at a cost of $2.00 per copy. Provides statistical data from files.

Film Library
Cogswell Building
Helena, Montana 59601
Telephone No.: 449-3444

Films and filmstrips are available free of charge to the public. Included are films on the subjects of agining, chronic diseases and nursing care.

Health Services Division
25 South Rodney
St. John's Hospital Building
Helena, Montana 59601
Telephone No.: 449-2645
Toll Free: 1-800-332-2288

Preventative Health Services Bureau

Provides education materials to individuals and groups about many health subjects, including nutrition, cancer, hypertension, diabetes, immunizations, venereal diseases and tuberculosis.

Nursing Bureau
Telephone No.: 449-2046

Although the Bureau of Nursing offers no direct services to the public, the unit provides consultation and additional training opportunities to community health nurses throughout Montana. Community health nurses work with families with health problems and provide certain kinds of nursing care in the home for elderly persons who are bedridden, handicapped or otherwise incapacitated. Community health nurses working in home health service programs emphasize prevention and rehabilitation to help prevent or handle disability. The Bureau of Nursing maintains an up-to-date listing of all community health nurses in the state and can direct persons to local services.

Dental Health Bureau
1400 11th Avenue – Hal Wheat Building
Helena, Montana 59601
Telehpone No.: 449-3429

Offers dental screening and information on oral hygiene and dental care to retired persons entering long-term care facilities through the Montana Dental Advisory Dentist Program.

Environmental Services Division
Board of Health Building
Helena, Montana 59601
Telephone No.: 449-3946

Largely through the efforts of local sanitarians, this division assumes the responsibility for the protection of the environment, indoors and outdoors. Local sanitarians are charged with making certain that public water supplies are safe and that food purchased in a restaurant or from the grocery store is not contaminated. The division directly assures, among other services, that x-ray machines function properly, and that buyers in subdivisions have no problems obtaining drinkable water, disposing of sewage or getting rid of solid waste.

Hospital and Medical Facilities Division
Emergency Medical Services
and
Licensing and Certification
836 Front Street
Telephone No.: 449-2037

The Division maintains current lists of licensed hospitals, nursing homes, home health agencies and ambulance services. Lists are available to the

public upon request. The bureaus also respond to questions and complaints about delivery of care in facilities and services under their jurisdiction.

DEPARTMENT OF HIGHWAYS

Travel Promotion Unit
1236 East 6th Avenue
Helena, Montana 59601
Telephone No.: 449-2654

The Travel Promotion Unit, located in Helena across from the state capital building, is an office of information about travel in Montana. Several free publications are available: The "Official Montana Highway Map", a 40-page vacation guide; "Montana - Last of the Big Time Splendors," listing campgrounds, fishing access areas, historic sites and much more. Also available are individual city brochures, fishing regulations, calendar of events and other listings to aid traveling in Montana. Travelog films about Montana are available without charge for groups or meeting programs. For more information contact the: Travel Promotion Unit, Department of Highways, Helena, Montana 59601, (406) 449-2654.

DEPARTMENT OF LABOR AND INDUSTRY

Commissioner's Office
Employment Security Building
Lockey and Roberts
Helena, Montana 59601
Telephone No.: 449-2621

The Department is made up of six divisions. The head of the Department is the Commissioner of Labor and Industry who is appointed by the Governor and subject to confirmation by the Senate. Descriptions of five divisions that may be of primary interest to you are listed below:

Employment and Training Division
35 South Last Chance Gulch
Helena, Montana 59601
Telephone No.: 449-5600

Comprehensive Employment and Training Act (CETA): The purpose of the CETA program is to provide employment and training opportunities for unemployed, underemployed and economically disadvantaged Montanans.

Employment Security Division

Employment and Unemployment Insurance Program: This program provides employment, training and unemployment insurance services for the general welfare of all citizens of the state.

Some of the benefits included are: Registration of job seekers; providing job placement, when possible, as well as other services; counseling services to aid applicants in vocational choice and job development; special services for youth, **older workers** and handicapped workers; administers the Work Incentive Program (WIN) for welfare recipients, Concentrated Employment Program (CEP), Public Service Employment (PSE) and On-The-Job Training (OJT) that provides services and training to low income people.

The **Senior** Community Service Employment Program provides part-time employment for low income people 55 years and above.

Additional information may be obtained by contacting the: Employment Security Division, Employment Security Division Building, Locky and Roberts, Helena, Montana 59601, phone number 449-3662;

CEP Program, 529 North Warren Street, Helena, Montana 59601, phone number 449-3091;

Employment Service Bureau, Room 201, ESD Building, Lockey and Roberts, Helena, Montana 59601, phone number 449-3667;

Veteran's Employment Service, 600 North Cooke, Helena, Montana 59601, phone number 449-2062; or,

your local Job Service (Helena: 715 Front Street, phone number 449-3044).

Labor Standards Division

Standards Bureau

The Bureau works at all times to assure that all employees in the public and private sectors are properly paid for their work and to maintain a policy of standards for workers that will protect their health, efficiency and general well-being. Located at: 35 South Last Chance Gulch, Helena, Montana 59601, phone number 449-5600.

Women's Bureau

The Women's Bureau works to establish an atmosphere in Montana which will allow women to contribute to society according to their fullest possible potential. This work is undertaken through efforts to improve employability, development opportunities, increase awareness of job opportunities and eliminate sexual barriers to employment for women. Located at: 35 South Last Chance Gulch, Helena, Montana 59601, phone number 449-5600.

Human Rights Division

The Montana Human Rights Division was established by the legislature in 1974 to investigate complaints of discrimination and to be the administering

agency for the Montana Human Rights Act, Code of Fair Practices and by contract, Title VII of the Federal Civil Rights Act of 1964. These laws protect people from discrimination in the areas of employment, housing, training and education, financing, public accommodations, governmental services and retaliation for human rights activity because of their sex, age, creed or religion, race, national origin or color, mental or physical handicap, marital status or political belief (if government involved).

For information call: (406) 449-2884. Write or Visit: Montana Human Rights Division, 404 Power Block, Helena, Montana 59601.

DEPARTMENT OF INSTITUTIONS

The Director's Office is responsible for supervision of the ten Montana institutions and for administration of the Board of Pardons. Specific duties include policy formulation, budget presentation, department organization and general financial management. The goal of this program, in addition to providing effective management, is to assure that all available resources are utilized in providing maximum service to those in the care of Montana's institutions.

Three programs offering services to the general public are:

Alcohol and Drug Abuse Division
1539 11th Avenue
Helena, Montana 59601
Telephone No.: (406) 449-2827

It is the responsibility of the Alcohol and Drug Abuse Division to establish means whereby the appropriate resources of Montana may be focused fully and effectively upon the problems of alcohol and drug dependence. The Alcohol and Drug Abuse Division administers, coordinates, and evaluates the state and community based programs for the control and treatment of alcohol and drug problems. For additional information you may contact this office.

Montana Veterans' Home
Columbia Falls, Montana
Telephone No.: 892-3256

The Montana Veterans' Home is located in Flathead County, approximately two miles from downtown Columbia Falls, Montana. It is maintained by the State of Montana to provide a home and subsistence for veterans honorably discharged from any branch of the Armed Services of the United States of America, who have become unable to earn a livelihood by reason of such service or because of age. Under certain circumstances, wives or widows of veterans may be admitted to the Home.

MONTANA MENTAL HEALTH CENTERS

Montana's five Mental Health Centers located in Billings, Missoula, Great Falls, Glendive and Helena are independent institutions that provide assistance to persons with emotional problems.

Each center has a professional Advisory Board that sets policy and provides supervision of the program offered. Satelite stations in surrounding areas of each center provide the service offered, under the direction of the mother center.

Each center provides direct services to anyone, including children and the elderly, in their surrounding area, needing assistance for emotional problems.

The centers welcome volunteers to assist with various programs and sometimes offer employment for older citizens.

For additional information contact the center nearest you.

Medical, religious, recreational and social services are offered in attractive surroundings. The residents wish to impart that it is a home, not an institution and visitors are always welcome.

For additional information, write, call or visit the Home.

DEPARTMENT OF JUSTICE

Motor Vehicle Division
Highway Patrol Bureau

If you are traveling and want to be assured of re-registering your vehicle, you may contact the Registrar of Motor Vehicles, 925 Main Street, Deer Lodge, Montana 59722, phone number (406) 846-1423.

To renew your drivers license or require additional information, contact the Montana Highway Patrol, 303 Roberts Street, Helena, Montana 59601 or call 449-3000.

CENTER FOR INNOVATION

The Montana Energy and MHD Research and
Development Institute, Inc.
P.O. Box 3809
Butte, Montana 59701
Telepone No.: (406) 494-4569

The Center for Innovation was established through a grant from the Old West Regional Commission. The CFI is assisting private inventors in Montana, North Dakota, South Dakota, Wyoming and Nebraska. Montana's Department of Natural Resources has been a major contributor to the development of CFI.

DEPARTMENT OF NATURAL RESOURCES AND CONSERVATION

Energy Division
Conservation and Renewable Resources Bureau

Under this program resident Montana individuals and organizations may be awarded grants to develop non-commercial projects focusing upon such sources as solar, wind, geothermal, water and biomass. Its purpose is to assist the state in decreasing reliance on conventional fuels.

Also available to the public are workbooks and information on insulation, calking and other energy saving improvements that are beneficial to the home owner.

For additional information write or call this Bureau at: 32 South Ewing, Helena, Montana 59601, telephone number 449-3940.

DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL LICENSING

Lalonde Building
Helena, Montana 59601
449-3737

The Department of Professional and Occupational Licensing consists of 32 boards that issue licenses which the legislature has designated as being essential to public health, safety, welfare and morale.

Retirees or individuals approaching retirement are frequently interested in real estate sales as a second career or supplemental income. The Real Estate Board is one of the 32 boards administered by this department. For additional information contact this office at the address noted above.

Other boards administered by the department are:

Architechts, Board of
Athletics, Board of
Barbers, Board of
Chiropractors, Board of
Cosmetologists, Board of
Dentists, Board of
Electrical Board
Hearing Aid Dispensers, Board of
Horse Racing, Board of
Landscape Architects, Board of
Massage Therapists, Board of
Medical Examiners, Board of
Morticians, Board of
Nursing, Board of

Nursing Home Administrators,
Board of
Optometrists, Board of
Osteopathic Physicians, Board of
Pharmacists, Board of
Plumbers, Board of
Podiatry, Board of
Private Investigators
Professional Engineers and Land
Surveyors, Board of
Psychologists, Board of
Public Accountants, Board of
Sanitarians, Board of
Speech Pathologists &
Audiologists, Board of
Veterinarians, Board of
Warm Air Heating, Ventilation &
Air Conditioning, Board of
Water Well Contractors, Board of

DEPARTMENT OF REVENUE

Montana law provides a property tax relief for the elderly and those on limited retirement incomes, if they meet the stipulated requirements. This also applies to the 100% disabled veteran or the surviving spouse.

Additional information and an application form for filing may be obtained through your local County Assessor's Office or Property Assessment Division, Department of Revenue, Mitchell Building, Helena, Montana 59601. Telephone number: 449-2808.

The Income Tax Department also has qualified personnel at your disposal for assistance in filing your state income tax returns or other state tax problems you may need help with.

The Department of Revenue has available, upon request, a very informative pamphlet, "The Survivor's Guide" relating to Montana inheritance, income or property tax obligations. It's worth your effort to ask for it.

DEPARTMENT OF SOCIAL AND REHABILITATION SERVICES

Aging Services Bureau
111 Sanders
Helena, Montana 59601

I. The Role of Government in Providing Supportive Services for the Elderly:

Of the various groups in American Society, the elderly are among those most affected by government's action or inaction.

The State Level: The Aging Services Bureau, located in Montana's Department of Social and Rehabilitation Services, is the focal point of all programs for the aged in this state. The Bureau is the overall planner, coordinator and evaluator of all Federal and State funded programs designed to serve the elderly of Montana. By regulation, the only direct service that the state agency can provide is information and referral. Consequently, the primary role of the Aging Services Bureau is that of advocacy and state-level administrator of programs funded for the elderly. Through a staff of eleven, including field coordinators, the Bureau distributes State and Federal funds, evaluates and assesses programs, provides technical assistance and training for a statewide system of Area Agencies and service providers that deal directly with the older citizens of Montana.

The Local Level: Area Agencies on Aging, of which there are seven in Montana, are the "grass roots" administrators of programs and services for seniors. The Area Agencies are charged with the continuing process of planning services for older persons at the local level, coordinating the actual delivery of needed services, full utilization of existing resources, and development of new or additional resources. Each of the seven Area Agencies in this state is responsible for a specific geographic area of the state. Service provided include: meals, transportation, information and referral, outreach, homemaker/home health, senior center activities and minor home repair services.

Title IV-A Training Grant, under the Old American Act, is to improve the quality of services for the aged and to help meet critical shortages of adequately trained personnel for programs in the field of aging. This is to be accomplished by providing direct training to personnel of the Aging Services Bureau, the Area Agencies on Aging, and those individuals that work directly with aging programs at the local level. In addition to this direct training, the Aging Services Bureau will

contract directly with the post secondary institutions of Montana for training that is acceptable to the Bureau and the Area Agencies on Aging.

The Nutrition Program for the elderly, under Title VII, is designed to assist in meeting the nutritional needs of America's citizens that are 60 years of age and older. The program provides permanent nutrition projects and the supportive services to insure maximum effectiveness of the meals provided.

There are eight individual Title VII Nutrition Projects in the State of Montana:

Legal Services Grant
This project was designed to increase the availability of legal services to the senior citizens of Montana. The task is accomplished through a contract with Montana Legal Services Association. The methods used to reach the above stated goal are:

(1) Determine high incidence legal problems that occur among senior citizens.
(2) Determine which high incidence areas should receive special attention and develop methods of approach to ease the handling of such problems.
(3) Disseminate developed materials to all appropriate and/or concerned individuals.
(4) Assist the Aging Services network with the development and expansion of paralegal and legal services to the seniors of Montana.

Montana Information/Referral and Outreach for Senior Citizens
The key to the Information and Referral Program in Montana is a toll free incoming only telephone to the Governor's Office through his Citizen Advocate. The Citizen Advocate transfers all calls from, or dealing with persons 55 and over, on the direct trunk line to Aging Services Bureau. Each area agency in the state has an adequate number of Referral Technicians to make personal contact on followup of any persons who utilize the Information and Referral Network.

The major purposes of the Montana Information and Referral is not to deliver the services requested, but to see that the agency responsible for service delivery does its job. It is very difficult for an agency to not respond to a specific individual with a specific problem when they know that a community advocate is going to check to see that attention was addressed to the client.

Outreach is accomplished by the Referral Technicians throughout the state "mingling in the community." These technicians attend

senior citizens meetings, nutrition sites, county council on aging meetings and any other groups of citizens that may be composed of older Montanans or be interested in this segment of the population and tell them of the Information and Referral Network. The program is designed to use older people in the Network and establish one-to-one, person-to-person contacts. This prevents the program from working in generalitites and restricts it to solving one person's problems at a time.

Nursing Home Ombudsperson Project
This project establishes a statewide network, in cooperation with existing Information and Referral Technicians, to provide contact with all nursing homes and provide grievance procedures to all staff and clients of these establishments. Monthly contact of all nursing homes in the state will be accomplished either by one of four Ombudspersons or an Information and Referral Technician. In all cases, the individual visiting a facility will submit an activity report to the Aging Services Bureau that relates to each visit.

Ombudspersons are to be employees of individual Area Agencies on Aging and grant disbursement will be handled by Rocky Mountain Development Council.

II. Other programs under the Department of Social and Rehabilitation Services that may be of interest to, but not necessarily geared just for older people, are:

Veteran's Affairs Program

This Division is charged with the responsibility of administering the affairs of veterans of the Armed Forces of the United States, their relatives, beneficiaries and dependents who may be entitled to benefits under the laws of the United States and the several states thereof. Assistance is provided in filing claims with the Veteran's Administration and acting as claimant advocate as the accredited representative before the Veteran's Administration, Room 210, SRS Building, 111 Sanders, Helena, Montana 59601, phone number 449-3015.

Visual Services Program
Room 103, SRS Building
111 Sanders
Helena, Montana 59601
Telephone No.: 449-3434

Visual Services Division provides:

1. **Vocational Rehabilitation Services** to blind and visually impaired individuals which include the following services:

a. medical and vocational diagnosis
b. physical restoration services
c. training for a job
d. job placement
e. follow-up services

2. Visual Services Medical Program which provides necessary eye care for Montana residents who are determined medically indigent (eye care includes surgery, hospitalization and subsequent prostheses).

3. Business Enterprise Program which implements the Randolph-Sheppard Act and small businesses for individuals.

4. Mobility and Orientation Program which trains blind individuals to travel independently in support of their vocational rehabilitation.

5. Rehabilitation Teaching Program which trains individuals in daily living skills to operate and function in their own homes, and trains hospital and nursing home personnel techniques for working with blind and visually handicapped patients.

Vocational Rehabilitation Program
Room 202, SRS Building
111 Sanders
Helena, Montana 59601
Telephone No.: 449-2590

This is the principle state program to provide needed service to vocationally handicapped people (except visually handicapped) of employable age, to restore them to gainful employment. Program emphasis is on serving first the severely disabled. Required vocational rehabilitation services will be furnished an individual if found by diagnostic study to require such services. Vocational rehabilitation is vocationally oriented and geared to developing skills and work habits needed by the handicapped to obtain jobs in the competitive market. Such employment can be the practice of a profession, homemaking, farm or family work, sheltered employment, homebound employment, or other gainful work.

Economic Assistance Program
Room 211, SRS Building
111 Sanders
Helena, Montana 59601
Telephone No.: 449-3952

Economic Assistance provides aid to needy households to enable them to meet their day-to-day needs. Categories of assistance are: Aid to Families With Dependent Children (AFDC), Food Stamps, Medical Assistance, Supplemental Security Income (SSI), Emergency Assistance and General Assistance.

Social Services Program
Room 211, SRS Building
111 Sanders
Helena, Montana 59601
Telephone No.: 449-3865

The Social Services Program is designed to deliver a number of services to families and individuals: (1) to help alleviate economic dependency; (2) to increase an individual's ability to support himself; (3) to advocate for children, families and adults; (4) to provide service for children and adults who are in danger of being abused, neglected or exploited; and, (5) to develop community resources as an alternative to institutionalization.

ROCKY MOUNTAIN DEVELOPMENT COUNCIL

Neighborhood Facilities Center Building
Helena, Montana 59601
Telephone No.: 442-1552

The Rocky Mountain Development Council was created in 1965 to serve the people of Broadwater, Jefferson and Lewis and Clark Counties, especially the **aged** and the poor. The Council administers ongoing and new human services programs with Federal and local funds.

Programs designed exclusively for Senior Citizens include the following:

Retired Senior Volunteer Program

Senior citizens age 60 and over volunteer their time, experience and energy to perform valuable services to the community. Volunteer stations include libraries, hospitals, rest homes, blood pressure clinics, senior centers and State institutions.

Daily Dinner Club

This program provides senior citizens, age 60 and over, with an opportunity to get out of the house, meet new people and eat a nutritious noontime meal at a modest cost. The clubs are simple in concept but remarkably effective at helping the elderly to become more active.

Helena Senior Citizen's Center

The Center is for persons 50 years of age or over. It serves as a gathering place to play cards, watch television or just have a friendly conversation.

Monthly meetings are held for members to decide what activities and programs should be undertaken. A "senior prom" is held each year, as well as a semiformal dinner dance, allowing the seniors to have a night out.

Annually trips are scheduled for members, including both short and long tours, such as Butte, Montana and Washington, D.C.

Many other activities, too numerous to mention that are beneficial to the elderly, are sponsored by the Center.

Area IV Agency Council On Aging

The Area IV Agency on Aging coordinate programs under Title III of the Older American Act in the six county areas of Broadwater, Jefferson, Lewis and Clark, Meagher, Park and Gallatin. There is a program allocation that provides for the continuation of elderly nturition programs, transportation services, outreach and senior centers for the elderly population of this area. A 12-member Advisory Council is made up of one county commissioner

and one senior citizen from each of the six counties. The Council decides on the program allocations to be awarded within the area, allowing the seniors to participate and give direction to senior programs.

Foster Grandparent Program

The Foster Grandparent Program gives senior citizens an opportunity to attain a sense of purpose and accomplishment while performing a valuable community service. The foster grandparents provide companionship to the developmentally disabled children at the Boulder River School and Eastmont Training Center in Glendive, Montana.

To qualify for the program, seniors must be over 60 years of age and meet income guidelines. They receive a $1.60 per hour stipend that supplements their social security. They are provided transportation to and from the school, a noon meal and one physical examination a year. They receive training at the schools which includes feeding the children, reading to them, playing games and some behavioral modification techniques.

Helena Indian Alliance

A non-profit corporation established to aid off-reservation and landless Native Americans. It serves as a social center where members congregate; provides a dinner club site for seniors over 60 years of age; serves 50 lunches a month and bingo games after the lunches.

Winterization/Home Chore

The Winterization project is aimed at reducing fuel bills and saving energy for low-income residents. Eligibility requires the applicant to live in a home in need of stipulated repairs and have an income below 125% of **Community Services Administration** poverty guidelines.

The Home Chore portion of the program is for seniors 60 years old and over that have an income of less than 80% of the State's median. Repairs include: installation of hand rails and porch repair, roof repair and patching holes in ceiling and walls.

The Rocky Mountain Development Council sponsors numerous other programs that address family life, youth and migrant workers.

Additional information can be obtained through contacting the address or phone number listed under the project title.

CITIES AND COUNTIES

I. Many of the programs listed under State departments are available in your local area, but vary from city to city and county to county.

For information regarding any specific program or service at your local level, contact either the Chief Executive for city information and the County Commissioner's Office for county information. Your telephone directory is also a good source; or contact the State department that is responsible for administering the program.

Health insurance programs covering city or county employees are often through the same **company,** under group plans but different policies, causing the benefits to differ. Check with your employer or insurance company for any information needed.

There are eight Retirement Systems covering public employees in Montana. Refer to the Retirement Section, page 00 for specific information.

Part-time jobs with counties or cities are often available to the qualified applicants during the peak seasons. Applications can be directed to the county courthouse, city offices or employment offices. **Be sure** you are aware of any employment liabilities covered in your retirement plan.

II. **Small Claims Procedures in Justice Court**

House Bill No. 800, passed by the 45th Legislature, became effective July 1, 1977, created a vehicle, whereby the Justice Courts in Montana can handle Small Claims. The following is a brief outline of this act. For a complete copy of everything contained therein, please contact the Secretary of State's Office.

Jurisdiction: Actions may be brought for the recovery of money or specific personal property when the amount claimed does not exceed $750.00.

Parties: The law provides that each party may file no more than three claims in any calendar year.

Hearing Date: The date for the appearance of the defendant must be set not more than 20 days, nor less than 10 days, from the date of the court's order. Service of the court's order must be made upon the defendant not later than 5 days prior to the date set for his appearance.

Record: All civil actions tried in a small claims court shall be recorded electronically or stenographically.

Appeal: Any party dissatisfied with the judgement may appeal to the district court. The review of the district court will be restricted to questions of law, and a new trial will not be had. The district court may either listen to a recording made of the small claims hearing or he may order that tape recording transcribed.

Fees: The court assesses a fee of $3.50 from the plaintiff upon the filing of his action and from the defendant upon his appearance and contesting of the complaint.

III. County Extension Agents

County extension agents may be called agricultural agents, home demonstration agents or 4-H agents, depending on their subject matter areas. They provide informal, technical and scientific education to the public on agricultural production and marketing, human nutrition, food preparation and preservation, clothing and textiles, home improvement and grounds care, youth development, community resource development and other subjects. They are employees of Montana State University and the county in which they work. They are usually officed in the county courthouse. They may be listed in phone directories under one of the following: agricultural agent, extension agent: _____ , county of: _____ .

PUBLICATIONS

This section addresses some publications that deal with retirement planning, retirement benefits or programs noted throughout this pamphlet.

Magazines, Newsletters and Bulletins

(A.A.R.P.) *"American Association Of Retired Persons"* — membership dues that covers publications on health services, retirement plans, pharmacy, etc. Long Beach, California 90801.

"Modern Maturity" — membership. Publication of the American Association of Retired Persons.

(A.I.M.) *"Action For Independent Maturity"* — membership. Division of the American Association of Retired Persons. Available to A.I.M. members is a series of retirement planning guidebooks that include:

Planning Retirement
Dynamic Fitness
Legal Readiness
Single Living
Housing Choices
Time in Your Life
Vital Papers
Marriage Communications
Alcohol in Mid-Years
Home and Personal Safety
Financial Security
Estate Planning
Midlife Roles and Goals

"Dynamic Years" — for working Americans 50 and over. Membership. Publication of American Association of Retired Persons.

(N.R.T.A.) *"National Retired Teachers Association"* — membership. 1909 K Street N.W., Washington, D.C. 20049.

"Pension World" — The magazine for Plan Sponsors - membership. A publication of Communication Channels, Inc. 6285 Barfield Road, Atlanta, Georgia 30328.

Montana Human Services Review

Social Work Program
Montana State University
Bozeman, Montana 59717

Montana Workers Compensation Insurance — Free pamphlet containing the basic provisions of the Workers' Compensation Act of Montana. 815 Front Street, Helena, Montana 59601.

(R.M.D.C.) *Rocky Mountain Development Council* — Free brochure explaining the programs developed under R.M.D.C. Central Office - Neighborhood Facilities Center Building, Helena, Montana 59601.

"Be An Open-Eyed Consumer" — Free handbook on consumer fraud and protection.

Consumer Affairs Division
Department of Business Regulations
805 North Main Street
Helena, Montana 59601

"Your Retirement Money Guide" a "Better Retirement Book." Publication of A.A.R.P. and N.R.T.A.

"What You Should Know About Health Insurance When You Retire"

Health Insurance Institute
1850 K Street N.W.
Washington, D.C. 20006

"Guide to Insurance" — guide by Montana Insurance Department, State Auditor's Office, Mitchell Building, Helena, Montana 59601.

"The Center For Innovation" — brochure on innovation assistance.

P.O. Box 3809
Butte, Montana 59701

"Generation In The Middle" — a report (in the form of a handbook) by Minnesota Blue Cross and MII. An interesting paper back, relating experience of people in their mid-life.

"Generation In The Middle"
Minnesota Blue Cross - MII
3535 Blue Cross Road
St. Paul, Minnesota 55111

"Advisor" — Newsletter published by (R.S.A.) Retirement Systems of Alabama

135 South Union
Montgomery, Alabama 36130

Retirement Newsletter

Public Employee's Retirement System
1416 Ninth Street
Sacramento, California 95814

N.R.T.A. News Bulletin — publication of the National Retired Teacher's Association.

1909 K Street N.W.
Washington, D.C. 20049

The Complete Guide to Retirement
Thomas Collins
Prentice-Hall, Inc., Englewood Cliffs, New Jersey, 01972
$3.95

The practical book takes a realistic look at what it will cost to live after retirement and an honest look at married life and how to make it work smoothly. In discussing finances, the author provides a list of seven rules for dealing with adult children and your money.

Ready or Not: Planning Your Successful Retirement
Lowell Ledford and Jeanne Brock
Walker & Co., New York, 1977
$6.95

Numerous checklists and practical advice make this book a comprehensive resource for retirement planning.

Rehearse Before You Retire
Elmer Otte
Retirement Research, Appleton, Wisconsin, 1977
$2.50

An early retiree, the author presents retirement as a joyous goal to be practiced for during the working years: Plan a long vacation, develop leisure activities and evaluate your retirement income. According to Otte, rehearsal is the key to a happy retirement.

The Retirement Handbook
Joseph C. Buckley; edited by Henry Schmidt
Harper & Row, Publishers, New York, 1977
$9.95 (1974 paperback; $3.50)

A nuts-and-bolts guide to retirement planning, this book provides information and health, finance and leisure. In addition, there is lengthy coverage of the ins and outs of starting a small business as well as helpful data on various retirement locales.

The Retirement Threat
Tony Lamb and David Duffy
J.P. Tarcher, Inc., Los Agneles, 1977
$7.95

The authors recommend that people start to plan their retirement when they are as young as 30. They see income and health care as the two most important issues facing retirees.

Threshold: The First Days of Retirement
Alan H. Olmstead
Harper & Row, Publishers, New York, 1975
$8.95

What will the first days of retirement be like? The author, a former journalist, kept a diary for the first six months on his fears, joys and reactions to retirement.

Your Retirement Information Guide
American Association of Retired Persons
1909 K Street, N.W., Washington, D.C. 20049
Single Copies Free

This handy reference guide answers common questions retirees ask: Where can I go for help with social security problems? How can I find a job, legal advice I can afford and sources for learning opportunities?

Montana *Veteran's Home*
Columbia Falls, Montana 59912

An information brochure relating activities, services and regulations of the home. Free upon request.

Montana Health Centers

Contact the center nearest you for informational pamphlets that may be available.

"Creative Loafing" — a shoestring guide to new leisure fun.
Communication Creativity
5644 LaJolla Boulevard
LaJolla, California 92037

BIBLIOGRAPHY

A.I.M.'s Guide to *Planning Your Retirement*. Action For Independent Maturity, A Division of the American Association of Retired Persons.

Dynamic Years. For working Americans 50-plus official publication of A.I.M., a Division of A.A.R.P.

Generation In The Middle. A report by the Minnesota Blue Cross and MII.

Governor's Annual Report. State of Montana Fiscal Year 1977 Report.

Modern Maturity. A publication of the A.A.R.P.

National Retired Teachers Association Journal. A non-profit, nonpartisan, social welfare philanthropic, educational and scientific membership organization.

Ready Or Not. A handbook for retirement. Manpower Education Institute publication.

Rocky Mountain Development Council. A program brochure.

Your Retirement Money Guide. A 'Better Retirement Book' from the American Association of Retired Persons and National Retired Teacher's Association.

"10M copies of this public document were published at a cost of .37¢ per copy, for a total of $3700.00, which includes $3700.00 for printing and $.00 for circulation."